

**MICHAEL ADAMS,**  
**NATALIE ADAMS,**  
  
**Plaintiffs,**  
  
**vs.**  
  
**BANK OF AMERICA, N.A.,**  
  
**Defendant.**

Defendant Bank of America, N.A. submits this Evidentiary Submission in support of Defendant's Motion for Summary Judgment as to all claims by Plaintiffs Michael Adams and Natalie Adams.

**Attachment 1:** Affidavit of Bank of America, N.A.  
**Attachment 2:** Deposition of Michael Shawn Adams  
**Attachment 3:** Deposition of Natalie Adams  
**Attachment 4:** Deposition of Lonnie Mills

<b>Exhibit A:</b>	Original Note
<b>Exhibit B:</b>	Mortgage
<b>Exhibit C:</b>	Assignment of Mortgage to BANA
<b>Exhibit D:</b>	September 9, 2004 Letter Regarding Foreclosure
<b>Exhibit E:</b>	2004 Loan Modification Agreement
<b>Exhibit F:</b>	2004 Amended and Restated Note
<b>Exhibit G:</b>	2011 Commitment to Modify Mortgage
<b>Exhibit H:</b>	2011 Loan Modification Agreement
<b>Exhibit I:</b>	2011 Amended and Restated Note
<b>Exhibit J:</b>	Loan Payment History

**Exhibit K:** September 17, 2012 Notice of Intent to Accelerate  
**Exhibit L:** September 20, 2012 Letter Regarding Face-to-Face Meeting  
**Exhibit M:** April 1, 2013 HAMP Application  
**Exhibit N:** March 8, 2014 FHA Request for Assistance  
**Exhibit O:** July 21, 2014 HAMP Application  
**Exhibit P:** September 3, 2014 Letter Approving Trial Period Plan  
**Exhibit Q:** Unsigned Trial Period Plan Agreement  
**Exhibit R:** April 11, 2015 Letter Regarding Trial Period Plan Rejection  
**Exhibit S:** July 17, 2015 Qualified Written Request  
**Exhibit T:** July 22, 2015 Qualified Written Request Acknowledgment  
**Exhibit U:** August 21, 2015 Qualified Written Request Response

Respectfully submitted this 1<sup>st</sup> day of August, 2016.

/s/ J. Jackson Hill, IV

Brian A. Wahl

J. Jackson Hill, IV

BRADLEY ARANT BOULT CUMMINGS LLP

One Federal Place

1819 Fifth Avenue North

Birmingham, AL 35203-2119

Phone: (205) 521-8000

Fax: (205) 488-6403

[bwahl@bradley.com](mailto:bwahl@bradley.com)

[jhill@bradley.com](mailto:jhill@bradley.com)

ATTORNEYS FOR BANK OF AMERICA, N.A.

**CERTIFICATE OF SERVICE**

I hereby certify that on August 1, 2016, I served a copy of the foregoing via the Court's electronic filing system or by first-class U.S. mail, postage prepaid, where appropriate, to the following:

Kenneth J. Lay  
HOOD & LAY, LLC  
1117 22nd Street South, Suite 101  
Birmingham, AL 35205  
[kenneth.j.lay@gmail.com](mailto:kenneth.j.lay@gmail.com)  
ATTORNEY FOR MICHAEL AND NATALIE ADAMS

/s/ J. Jackson Hill, IV \_\_\_\_\_  
OF COUNSEL